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FILED

DEC 02 2010

Division of Consumer Affairs

By: Sabina P. McKinney
Deputy Attorney General
(973) 648-4584

STATE OF NEW JERSEY
DEPARTMENT OF LAW AND PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS

In the Matter of

Administrative Action

J.B.T. ALUMINUM, INC., d/b/a JAMES
A. NORRIS HOME RENOVATIONS,

CONSENT ORDER

Respondent.

WHEREAS this matter having been opened by the New Jersey Division of Consumer Affairs, Office of Consumer Protection (“Division”), as an investigation to ascertain whether violations of the New Jersey Consumer Fraud Act, N.J.S.A. 56:8-1 et seq. (“CFA”), the Contractors’ Registration Act, N.J.S.A. 56:8-136 et seq., and the Regulations Governing Home Improvement Contractor Registration, N.J.A.C. 13:45A-17.1 et seq. (“Contractor Registration Regulations”), have been or are being committed by J.B.T. Aluminum Inc., d/b/a James A. Norris Home Renovations, as well as its owners, officers, directors, managers, agents, servants, employees, representatives, independent contractors, subsidiaries, successors and assigns (collectively, “Respondent”), (hereinafter referred to as the “Investigation”);

WHEREAS Respondent, with a main business address of 73 Mimosa Drive, Rio Grande, New Jersey 08242, is engaged in the business of Advertising, offering for Sale and selling Home Improvements;

WHEREAS the Division alleged that Respondent failed to register in the State as a Contractor;

WHEREAS the Division alleged that Respondent advertised Home Improvement services while unregistered in the State as a Contractor;

WHEREAS Respondent denies that it has committed any violation of the CFA, the Contractors' Registration Act and/or the Contractor Registration Regulations;

WHEREAS the Division and Respondent (collectively, the "Parties") having reached an amicable agreement resolving the issues in controversy and concluding this matter without the need for further action, and Respondent having voluntarily cooperated and consented to the entry of the within order ("Consent Order") without having admitted violation of law or finding of fact, and for good cause shown:

IT IS ORDERED and **AGREED** as follows:

1. EFFECTIVE DATE

1.1 This Consent Order is effective on the date that it is filed with the Division ("Effective Date").

2. DEFINITIONS

As used in this Consent Order, the following words or terms shall have the following meanings, which meanings shall apply wherever the words and terms appear in this Consent Order:

2.1 “Advertise,” “Advertisement” or “Advertising” shall mean any written, oral or electronic statement, illustration or depiction that is designed to create interest in the purchase of, impart information about the attributes of, publicize the availability of, or effect the sale or use of, goods or services, whether the statement appears in a brochure, newspaper, magazine, free-standing insert, bill board, circular, mailer, package insert, package label, product instructions, electronic mail, website, homepage, television, cable television, radio, commercial or any other medium. For the purpose of the Contractor Registration Regulations, “Advertise” shall be defined in accordance with N.J.A.C. 13:45A-17.2.

2.2 “Attorney General” shall refer to the Attorney General of the State of New Jersey and the Office of the Attorney General of the State of New Jersey.

2.3 “Consumer” shall refer to any Person, who is offered Merchandise, defined in accordance with N.J.S.A. 56:8-1(d), for Sale.

2.4 “Home Improvement” shall be defined in accordance with N.J.S.A. 56:8-137 and/or N.J.A.C. 13:45A-17.2.

2.5 “Home Improvement Contractor” or “Contractor” shall be defined in accordance with N.J.S.A. 56:8-137 and/or N.J.A.C. 13:45-17.2.

2.6 “Person[s]” shall be defined in accordance with N.J.S.A. 56:8-1(d).

2.7 “Sale” shall be defined in accordance with N.J.S.A. 56:8-1(e).

2.8 “State” shall refer to the State of New Jersey.

3. INJUNCTIVE RELIEF AND BUSINESS PRACTICES

3.1 Respondent shall not engage in any unfair or deceptive acts or practices in the conduct of its business in the State and shall comply with all applicable State and/or Federal laws, rules and

regulations as now constituted or as may hereafter be amended including, but not limited to, the CFA, the Contractors' Registration Act and/or the Contractor Registration Regulations.

3.2 Respondent shall not Advertise, offer for Sale, sell or perform any Home Improvement, unless and until Respondent is registered as a Contractor with the Division, in accordance with N.J.S.A. 56:8-138, N.J.S.A. 56:8-139, and N.J.A.C. 13:45A-17.3.

3.3 Respondent shall include all necessary and required information in the Home Improvement Contractor registration application, including, but not limited to, any fictitious or trade name to be used by the Home Improvement Contractor, in accordance with N.J.A.C. 13:45A-17.5.

3.4 Respondent shall provide any additional and/or change of information to the initial Home Improvement Contractor registration application, in accordance with N.J.S.A. 56:8-138 and N.J.A.C. 13:45A-17.7.

4. SETTLEMENT PAYMENT

4.1 The Parties agree to a settlement of the Investigation in the amount of Five Hundred and 00/100 Dollars (\$500.00) ("Settlement Payment").

4.2 The Settlement Payment consists of a civil penalty of Five Hundred and 00/100 Dollars (\$500.00), pursuant to N.J.S.A. 56:8-13.

4.3 Respondent has made payments in the aggregate amount of Two Hundred and 00/100 Dollars (\$200.00).

4.4 The remaining Three Hundred and 00/100 Dollars (\$300.00) shall be paid in six (6) equal installments of Fifty and 00/100 Dollars (\$50.00), with each installment due on the first day of each month, beginning December 1, 2010, with the final installment due on May 1, 2011.

4.5 Respondent shall make the Settlement Payment by certified check, attorney trust account check, or other guaranteed funds made payable to the “New Jersey Division of Consumer Affairs” and forwarded to the undersigned:

Attention: Supervisor
Case Management Tracking
New Jersey Department of Law and Public Safety
Division of Consumer Affairs
124 Halsey Street
P.O. Box 45025
Newark, New Jersey 07101

4.6 Upon making the Settlement Payment, Respondent shall immediately be fully divested of any interest in, or ownership of, the moneys paid. All interest in the moneys, and any subsequent interest or income derived therefrom, shall inure entirely to the benefit of the Division pursuant to the terms herein.

5. GENERAL PROVISIONS

5.1 This Consent Order is entered into by the Parties as their own free and voluntary act and with full knowledge and understanding of the obligations and duties imposed by this Consent Order.

5.2 This Consent Order shall be governed by, and construed and enforced in accordance with, the laws of the State.

5.3 Respondent represents and warrants that it has been advised by the Division to seek legal counsel to review this Consent Order.

5.4 The Parties have negotiated, jointly drafted and fully reviewed the terms of this Consent Order and the rule that uncertainty or ambiguity is to be construed against the drafter shall not apply to the construction or interpretation of this Consent Order.

5.5 This Consent Order contains the entire agreement among the Parties. Except as otherwise provided herein, this Consent Order shall be modified only by a written instrument signed by or on behalf of the Parties.

5.6 Except as otherwise explicitly provided in this Consent Order, nothing herein shall be construed to limit the authority of the Attorney General to protect the interests of the State or the people of the State.

5.7 If any portion of this Consent Order is held invalid or unenforceable by operation of law, *the remaining terms* of this Consent Order shall not be affected.

5.8 This Consent Order shall be binding upon Respondent as well as its owners, officers, directors, managers, agents, servants, employees, representatives, subsidiaries, successors and assigns, and any entity or device through which it may now or hereafter act, as well as any Persons who have authority to control or who, in fact, control and direct its business.

5.9 This Consent Order shall be binding upon the Parties and their successors in interest. In no event shall assignment of any right, power or authority under this Consent Order avoid compliance with this Consent Order.

5.10 This Consent Order is entered into by the Parties for settlement purposes only. Neither the fact of, nor any provision contained in this Consent Order shall be construed as: (a) an approval, sanction or authorization by the Division or any other governmental unit of the State of any act or practice of Respondent; or (b) an admission by Respondent that any of its acts or practices described in or prohibited by this Consent Order are unfair or deceptive or violate the CFA, the Contractors' Registration Act and/or the Contractors' Registration Regulations. Neither the existence of, nor the terms of this Consent Order shall be deemed to constitute evidence or precedent

of any kind except in: (a) an action or proceeding by one of the Parties to enforce, rescind or otherwise implement any or all of the terms herein; or (b) an action or proceeding involving a Released Claim (as defined in Section 6) to support a defense of res judicata, collateral estoppel, release or other theory of claim preclusion, issue preclusion or similar defense.

5.11 The Parties represent and warrant that their signatories to this Consent Order have authority to act for and bind the respective Parties.

5.12 This Consent Order is a public document subject to the New Jersey Open Public Records Act.

5.13 This Consent Order constitutes a final agency action and shall be effective upon filing.

5.14 Unless otherwise prohibited by law, any signatures by the Parties required for filing of this Consent Order may be executed in counterparts, each of which shall be deemed an original, but all of which shall together be one and the same Consent Order.

6. RELEASE

6.1 In consideration of the injunctive relief, payments, undertakings, mutual promises and obligations provided for in this Consent Order and conditioned on Respondent making the Settlement Payment referenced in Section 4, the Division hereby agrees to release Respondent from any and all civil claims or Consumer related administrative claims, to the extent permitted by State law, which the Division could have brought against Respondent for violations of the CFA, the Contractors' Registration Act and/or the Contractors' Registration Regulations, prior to the Effective Date for matters arising out of the Investigation as well as the matters specifically addressed in this Consent Order (the "Released Claims").

6.2 Notwithstanding any term of this Consent Order, the following do not comprise Released Claims: (a) private rights of action; (b) actions to enforce this Consent Order; and (c) any claims against Respondent by any other agency or subdivision of the State.

7. PENALTIES FOR FAILURE TO COMPLY

7.1 The Attorney General (or designated representative) shall have the authority to enforce the injunctive provisions of this Consent Order or to seek sanctions for violations hereof or both.

7.2 The Parties agree that any future violations of the injunctive provisions of this Consent Order, the CFA, the Contractors' Registration Act, and/or the Contractors' Registration Regulations, shall constitute a second or succeeding violation under N.J.S.A. 56:8-13 and that Respondent may be liable for enhanced civil penalties.

8. COMPLIANCE WITH ALL LAWS

8.1 Except as provided in this Consent Order, no provision herein shall be construed as:

- a. Relieving Respondent of its obligation to comply with all State and Federal laws, regulations or rules, as now constituted or as may hereafter be amended, or as granting permission to engage in any acts or practices prohibited by any such laws, regulations or rules; or
- b. Limiting or expanding any right the Division may otherwise have to obtain information, documents or testimony from Respondent pursuant to any State or Federal law, regulation or rule, as now constituted or as may hereafter be amended, or limiting or expanding any right Respondent may otherwise have pursuant to any State or Federal law, regulation or rule, to oppose any process employed by the Division to obtain such information, documents or testimony.

9. NOTICES UNDER THIS CONSENT ORDER

9.1 Except as otherwise provided herein, any notices or other documents required to be sent to the Division or Respondent pursuant to this Consent Order shall be sent by United States mail, Certified Mail Return Receipt Requested, or other nationally recognized courier service that provides for tracking services and identification of the Person signing for the documents. The notices and/or documents shall be sent to the following addresses:

For the Division:

Bureau Chief, Office of Consumer Protection
Division of Consumer Affairs
State of New Jersey
Office of the Attorney General
Department of Law and Public Safety
124 Halsey Street - 7TH Floor
P.O. Box 45028
Newark, New Jersey 07101

For the Respondent:

Jim Norris, Sr.
J.B.T. Aluminum Inc., d/b/a James A. Norris Home Renovations
73 Mimosa Drive
Rio Grande, New Jersey 08242

IT IS ON THE 2nd DAY OF December, 2010 SO ORDERED.

PAULA T. DOW
ATTORNEY GENERAL OF NEW JERSEY

By: _____


THOMAS R. CALCAGNI, ACTING DIRECTOR
DIVISION OF CONSUMER AFFAIRS

**THE PARTIES CONSENT TO THE FORM, CONTENT AND ENTRY OF THIS
CONSENT ORDER ON THE DATES UNDER THEIR RESPECTIVE SIGNATURES.**

FOR THE RESPONDENT:

J.B.T. ALUMINUM, INC., d/b/a JAMES A. NORRIS HOME RENOVATIONS:

By: _____


Jim Norris, Sr.

J.B.T. Aluminum, Inc., d/b/a James A. Norris Home Renovations

73 Mimosa Drive

Rio Grande, New Jersey 08242

Dated: 11/17/, 2010